### Case 16-01391 Doc 1 Filed 01/18/16 Entered 01/18/16 12:48:12 Desc Main Document Page 1 of 47

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

B 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
		e the name that is on	Londrell	
	your government-issued picture identification (for		First name	First name
	example, your driver's license or passport).	M		
			Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Thomas		
		Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	used Inclu	other names you have d in the last 8 years ade your married or den names.	Londrell Marvell Thomas	
3.	youi num Indi	the last 4 digits of r Social Security sber or federal vidual Taxpayer tification number	xxx-xx-0770	

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Debtor 1 Londrell M Thomas

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs		
5.	Where you live	1816 217th Place	If Debtor 2 lives at a different address:		
		Sauk Village, IL 60411  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook			
	County		County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Case number (if known) Debtor 1 Londrell M Thomas

Par	t 2: Tell the Court About	our Ba	ankruptcy Ca	se					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choosing to file under	■ Chapter 7							
		□ Cr	napter 11						
		☐ Cr	napter 12						
		☐ Ch	napter 13						
			•						
8.	How you will pay the fee		about how yo	u may pay. Typically, if you a attorney is submitting your p	are paying	the fee yourself,	, you may pay with cast	ir local court for more details n, cashier's check, or money h a credit card or check with	
				the fee in installments. If		e this option, sig	n and attach the <i>Applic</i>	ation for Individuals to Pay	
			_	e in Installments (Official Fo		this ontion only	if you are filing for Cha	nter 7 By law a judge may	
			but is not required that applies to	<b>Juest that my fee be waived</b> (You may request this option only if you are filing for Chapter is not required to, waive your fee, and may do so only if your income is less than 150% of the applies to your family size and you are unable to pay the fee in installments). If you choose the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with					
			7,7		<b>J</b>	(0.110.0		, ,	
9.	Have you filed for bankruptcy within the	□ No. ■ Yes							
	last 8 years?	■ Yes	S.	Northorn District of					
			District	Northern District of Illinois	When	3/08/12	Case number	12-08117	
			District		When		Case number		
			District		When		Case number		
					_				
10.	Are any bankruptcy cases pending or being	■ No							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	s.						
			Debtor				Relationship to y	/ou	
			District		When		Case number, if	known	
			Debtor				Relationship to y	ou	
			District		When		Case number, if	known	
11.	Do you rent your	■ No	Go to li	ne 12.					
	residence?	☐ Yes		ur landlord obtained an evic	tion judam	ent against vou a	and do you want to stav	in your residence?	
		re:	s	No. Go to line 12.	,		,	,	
				Yes. Fill out <i>Initial Statemen</i> bankruptcy petition.	nt About ai	n Eviction Judgm	nent Against You (Form	101A) and file it with this	

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Dobte	or 1 . Landrell M. Thams		<b>D</b> 00	Document Page 4 of 47
Debto	or 1 Londrell M Thoma	IS		Case number (if known)
Part :	3: Report About Any Bu	sinesses	You Owr	as a Sole Proprietor
	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.
		☐ Yes.	Name	e and location of business
	A sole proprietorship is a			
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			e of business, if any
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, State & ZIP Code
	it to this petition.		Chec	k the appropriate box to describe your business:
				Health Care Business (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as defined in 11 U.S.C. § 101(53A))
				Commodity Broker (as defined in 11 U.S.C. § 101(6))
				None of the above
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	s. If you ii	der Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate ndicate that you are a small business debtor, you must attach your most recent balance sheet, statement of low statement, and federal income tax return or if any of these documents do not exist, follow the procedure (1)(B).
	For a definition of small	■ No.	I am	not filing under Chapter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am t	filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am	filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code
Part -	4: Report if You Own or	Have Any	/ Hazardo	ous Property or Any Property That Needs Immediate Attention
	Do you own or have any property that poses or is	■ No.		
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?

public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 **Londrell M Thomas**  Case number (if known)

15. Tell the court whether you have received a briefing about credit

counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes

me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate

> in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active П military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a	briefing about of	credit
counseling because of:		

Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Page 6 of 47 Document Case number (if known) Debtor 1 **Londrell M Thomas** Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5**0,001-100,000 **5001-10,000** □ 50-99 owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion ■ \$100.001 - \$500.000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Londrell M Thomas Signature of Debtor 2 **Londrell M Thomas** Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on January 18, 2016

MM / DD / YYYY

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Debtor 1 Londrell M Thomas Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ted A. Smith	Date	January 18, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Ted A. Smith		
Printed name		
Smith Ortiz P.C.		
Firm name		
4309 W. Fullerton Avenue		
Chicago, IL 60639		
Number, Street, City, State & ZIP Code		
Contact phone <b>773-384-7400</b>	Email address	ted.smith@smithortiz.com
6271456		
Bar number & State		

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		DUCUITIO	TIL FAUC O UL41	
Fill in this infor	mation to identify your	case:		
Debtor 1	Londrell M Thom	as		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a amended filing

#### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	11: Summarize Your Assets		
		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	1,020.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	1,020.00
Par	t 2: Summarize Your Liabilities		
			abilities : you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	38,579.77
	Your total liabilities	\$	38,579.77
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	776.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	710.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	our other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a personal,	family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Debtor 1 Londrell M Thomas Document Page 9 of 47

Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 776.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clair	n
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 16-01391 Doc 1 Filed 01/18/16 Entered 01/18/16 12:48:12 Desc Main Page 10 of 47 Document Fill in this information to identify your case and this filing: Debtor 1 **Londrell M Thomas** Middle Name First Name Last Name Debtor 2 First Name Middle Name (Spouse, if filing) Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No ☐ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here.....= Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe.....

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

**Used Furniture & Household Goods** 

**Small Appliances** 

☐ No

Yes. Describe.....

\$400.00

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17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

Cash atTime

of Filing

■ No
□ Yes......Institution name:

\$20.00

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Document Page 12 of 47 Case number (if known) Debtor 1 **Londrell M Thomas** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

■ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

page 3

Document Page 13 of 47 Case number (if known) Debtor 1 **Londrell M Thomas** 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$20.00 for Part 4. Write that number here...... Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions.

Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Case 16-01391

Doc 1

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Desc Main

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Debtor	Londrell M Thomas			Case number (if known)		
Ex	camples: Season tickets, country club membership					
	No					
	es. Give specific information					
54. <b>A</b>	dd the dollar value of all of your entries from Part	7. Write that	t number here			\$0.00
Part 8:	List the Totals of Each Part of this Form					
55. <b>P</b>	art 1: Total real estate, line 2					\$0.00
56. <b>P</b>	art 2: Total vehicles, line 5		\$0.00			
57. <b>P</b>	art 3: Total personal and household items, line 15	_	\$1,000.00			
58. <b>P</b>	art 4: Total financial assets, line 36	_	\$20.00			
59. <b>P</b>	art 5: Total business-related property, line 45	_	\$0.00			
60. <b>P</b>	art 6: Total farm- and fishing-related property, line	52	\$0.00			
61. <b>P</b>	art 7: Total other property not listed, line 54	+ _	\$0.00			
62. <b>T</b>	otal personal property. Add lines 56 through 61	_	\$1,020.00	Copy personal property to	otal -	\$1,020.00
63. <b>T</b>	otal of all property on Schedule A/B. Add line 55 + I	ine 62				\$1.020.00

Official Form 106A/B

\$1,020.00

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			Document	<u> </u>	age 15 of 47	
Fil	l in this inform	nation to identify your o	case:			
De	btor 1	Londrell M Thoma	-			
De	btor 2	First Name	Middle Name	La	st Name	
	ouse if, filing)	First Name	Middle Name	La	st Name	
Un	ited States Bar	kruptcy Court for the:	NORTHERN DISTRICT OF	ILLINC	DIS	
Ca	se number					
(if k	nown)					Check if this is an
						amended filing
<u>O</u> 1	fficial For	m 106C				
S	chedule	C: The Pro	perty You Cla	im	as Exempt	12/1
P.	oo oomplete on	d accurate as possible	If two married nearly are filing	a togot	har both are equally responsible f	or supplying correct information. Using
the nee	property you lis	ited on <i>Schedule A/B: Pi</i> I attach to this page as n	roperty (Official Form 106A/B)	) as yo	ur source, list the property that you	u claim as exempt. If more space is y additional pages, write your name
						One way of doing so is to state a
						eing exempted up to the amount of benefits, and tax-exempt retirement
fun	ds—may be ui	nlimited in dollar amou	nt. However, if you claim an	n exem	ption of 100% of fair market val	
		statutory amount.	and the value of the proper	ty is u	etermined to exceed that amoun	n, your exemption would be infined
Pa	rt 1: Identify	the Property You Clai	m as Exempt			
1.	Which set of	exemptions are you cla	aiming? Check one only, eve	en if yo	ur spouse is filing with you.	
	■ You are cla	iiming state and federal i	nonbankruptcy exemptions.	11 U.S	i.C. § 522(b)(3)	
	☐ You are cla	iming federal exemption	s. 11 U.S.C. § 522(b)(2)			
2.	For any prop	erty you list on Schedu	le A/B that you claim as exe	empt, f	fill in the information below.	
		on of the property and line		Amo	unt of the exemption you claim	Specific laws that allow exemption
	Screaule A/B t	hat lists this property	portion you own Copy the value from	Chec	ck only one box for each exemption.	
			Schedule A/B		· ·	·· · · · · · · · · · · · · · ·
	Used Furnit Small Appli	ure & Household Go ances	oods \$400.00	•	\$400.00	735 ILCS 5/12-1001(b)
		edule A/B: <b>6.1</b>			100% of fair market value, up to	
					any applicable statutory limit	
		sion & Phone	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
	Line from Sch	edule A/B: <b>7.1</b>			100% of fair market value, up to any applicable statutory limit	
	Used Clothe	es & Shoes	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
	Line from Sch	edule A/B: <b>11.1</b>			<u>-</u>	
					100% of fair market value, up to any applicable statutory limit	
	Cash atTime	e of Filina	<b>#20.00</b>		\$20.00	735 ILCS 5/12-1001(b)
		edule A/B: <b>16.1</b>	\$20.00	<b>.</b>	<u>·</u>	,
					100% of fair market value, up to any applicable statutory limit	
2	Are vou claim	ning a homestead exem	nption of more than \$155,67	5?	y special state of the state of	
J.						

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

Official Form 106C

☐ Yes

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Debtor 1 Londrell M Thomas

Case number (if known)

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Fill in this infor	mation to identify your	case:		
Debtor 1	Londrell M Thom	as		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

#### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

Case 16-01391 Doc 1 Filed 01/18/16 Entered 01/18/16 12:48:12 Desc Main Document Page 18 of 47 Fill in this information to identify your case: Debtor 1 **Londrell M Thomas** Middle Name Last Name First Name Debtor 2 First Name Middle Name (Spouse if, filing) Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule De Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2 Total claim 4.1

	City of Chicago	Last 4 digits of account number	3360	\$ 5,233.80
_	Priority Creditor's Name P.O. Box 6330 Chicago, IL 60680-6330 Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim is	2013 s: Check all that apply	
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Munic	pal Finesq	
7	Credit Acceptance Corporation	Last 4 digits of account number	0138	\$ 10,767.04
_	Priority Creditor's Name 25505 Twelve Mile Rd Southfield MI 48034	When was the debt incurred?	2010	

As of the date you file, the claim is: Check all that apply

4.2

Number Street City State Zlp Code

Debto	Case 16-01391 Doc 1			red 01/18/16 12:48:12 19 of 47 Case number (if know)	Des	c Main	
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsec	urec	claim:			
	☐ Check if this claim is for a community debt	☐ Student loans					
	Is the claim subject to offset?	Obligations arising out of a s	sepa	ration agreement or divorce that you did			
	■ No	☐ Debts to pension or profit-sh	narin	g plans, and other similar debts			
	☐ Yes	Other. Specify	sc [	Debt			
4.3	Debt Recovery Solution	Last 4 digits of account numb	ner	5676		\$	281.00
	Priority Creditor's Name	Last 4 digits of account fiding				<u> </u>	
	900 Merchants Concourse Westbury, NY 11590	When was the debt incurred?		Opened 12/31/12 Last Active 3/01/09			
	Number Street City State Zlp Code	As of the date you file, the cla	im i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	<u> </u>					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsec	urec	claim:			
	☐ Check if this claim is for a community debt	☐ Student loans					
	Is the claim subject to offset?	☐ Obligations arising out of a s	sepa	ration agreement or divorce that you did			
	■ No	☐ Debts to pension or profit-sh	narin	g plans, and other similar debts			
	Yes	Other. Specify	cto	ring Company Account Us Cellu	ular		
1.4	Diversified Consultant	Last 4 digits of account numb	er	9314		\$	581.00
	Priority Creditor's Name  10550 Deerwood Park Blvd	When was the debt incurred?		Opened 6/13/15			
	Jacksonville, FL 32256  Number Street City State Zlp Code	As of the date you file, the cla	im i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	cogo					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsec	urec	claim:			
	☐ Check if this claim is for a community debt	☐ Student loans					
	Is the claim subject to offset?	Obligations arising out of a s	sepa	ration agreement or divorce that you did			
	■ No □ Debts to pension or profit-sharing plans, and other similar debts						
	☐ Yes	■ Other. Specify Collection Attorney Dish Network					
4.5	Erc	Last 4 digits of account numb	oer	6438		\$	123.00
	Priority Creditor's Name Po Box 57547	When was the debt incurred?		Opened 6/19/15			
	Jacksonville, FL 32241  Number Street City State Zlp Code	As of the date you file, the cla	im i	s: Check all that apply			

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Debto	Londrell M Thomas		Case number (if know)		
	Who incurred the debt? Check one.	Пол			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	_	<u>_</u>			
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:		
	☐ At least one of the debtors and another☐ Check if this claim is for a community	☐ Student loans	- Julii		
	debt	☐ Student loans			
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify	ction 11 At T	_	
.6	Gla Collection Co Inc	Last 4 digits of account number	8352	\$	1,165.00
	Priority Creditor's Name			· —	<u>-</u>
	2630 Gleeson Ln Louisville, KY 40299	When was the debt incurred?	Opened 8/11/15 Last Active 1/01/15		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	Gontingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa	aration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	■ Other. Specify Medic Serv-	al Collection Attorney lul Er Phys lu	_	
.7	Imc Credit Services	Last 4 digits of account number	4468	\$	923.00
	Priority Creditor's Name 6955 Hillsdale Ct Indianapolis, IN 46250	When was the debt incurred?	Opened 5/08/15 Last Active 1/01/15		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	□ Contingent			
	Debtor 2 only	☐ Unliquidated			
	<u> </u>	<u> </u>			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt	- Ottach Touris			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes		al Collection Attorney Indiana rsity H		

Priority Creditor's Name

Official Form 106 E/F

**Imc Credit Services** 

4.8

Last 4 digits of account number

Schedule E/F: Creditors Who Have Unsecured Claims

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Case number (if know) Debtor 1 Londrell M Thomas

	6955 Hillsdale Ct Indianapolis, IN 46250	When was the debt incurred	d?	Opened 5/08/15 Last Active 1/01/15		
	Number Street City State Zlp Code	As of the date you file, the o	claim is	: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	-				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unse	ecured	claim:		
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	☐ Obligations arising out of a not report as priority claims	a sepa	ration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-	-sharin	g plans, and other similar debts		
	Yes			al Collection Attorney Indiana sity H		
4.9	Indiana University Health Priority Creditor's Name	Last 4 digits of account nur	mber	4734	\$	18,879.93
	250 N. Shadeland Ave Indianapolis, IN 46219	When was the debt incurred	d?	2015		
	Number Street City State Zlp Code	As of the date you file, the o	claim i	: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only					
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unse	ecured	claim:		
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	☐ Obligations arising out of a not report as priority claims	a sepa	ration agreement or divorce that you did		
	No	☐ Debts to pension or profit-	-sharin	plans, and other similar debts		
	Yes	Other. Specify	ledic	al	_	
4.10	Ctaller Deservery Inc.			9490		72.00
7.10	Stellar Recovery Inc Priority Creditor's Name	Last 4 digits of account nur	mber	8189	\$	72.00
	1327 Hwy 2 W Kalispell, MT 59901	When was the debt incurred	d?	Opened 6/29/15 Last Active 3/01/15		
	Number Street City State Zlp Code	As of the date you file, the o	claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only					
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unse	ecured	claim:		
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising out of not report as priority claims	a sepa	ration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-	-sharin	g plans, and other similar debts		
	Yes	Other. Specify	olled	tion Attorney Comcast		

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Debtor 1 Londrell M Thomas Case number (if know)

Part 3: List Others to Be Notified About a Debt That You Already Listed

trying to collect from you for a debt you owe to	someone else, list the original creditor in Part you listed in Parts 1 or 2, list the additional cr	already listed in Parts 1 or 2. For example, if a collection agency is s 1 or 2, then list the collection agency here. Similarly, if you have editors here. If you do not have additional persons to be notified for
Name Address	On which entry in Part 1 or Par	t2 did you list the original creditor?
At&T	Line <u>4.5</u> of (Check one): □	Part 1: Creditors with Priority Unsecured Claims
One At&t WAY Room 3A231	•	Part 2: Creditors with Nonpriority Unsecured Claims
Bedminster, NJ 07921	Look 4 digits of account number	0770
	Last 4 digits of account number	er 0770
Name Address		t2 did you list the original creditor?
AT&T PO Box 5014		Part 1: Creditors with Priority Unsecured Claims
Carol Stream, IL 60197	•	Part 2: Creditors with Nonpriority Unsecured Claims
,	Last 4 digits of account number	er 0770
Name Address	On which entry in Part 1 or Par	t2 did you list the original creditor?
Blitt and Gaines		Part 1: Creditors with Priority Unsecured Claims
661 Glenn Ave.	•	Part 2: Creditors with Nonpriority Unsecured Claims
Wheeling, IL 60090	Last 4 digits of account number	er 0138
Name Address	On which entry in Part 1 or Par	t2 did you list the original creditor?
City of Chicago - Dept of Revenue		Part 1: Creditors with Priority Unsecured Claims
121 North LaSalle Street	` ` ` ` `	Part 2: Creditors with Nonpriority Unsecured Claims
City Hall, Room 107A		Tare 2. Groundle man Henphorny Checoured Claims
Chicago, IL 60602	Last 4 digits of account number	er 3360
Name Address	On which entry in Part 1 or Par	t2 did you list the original creditor?
Comcast		Part 1: Creditors with Priority Unsecured Claims
Bankruptcy Department	'	Part 2: Creditors with Nonpriority Unsecured Claims
11621 E Marginal Way 5		· an I ordanic of man record control of a co
Tukwila, WA 98168-1965	Last 4 digits of account number	er 0770
Name Address	On which entry in Part 1 or Par	t2 did you list the original creditor?
Comcast		Part 1: Creditors with Priority Unsecured Claims
P.O. Box 3001	· · · · · · · · · · · · · · · · · · ·	Part 2: Creditors with Nonpriority Unsecured Claims
Southeastern, PA 19398	Last 4 digits of account number	• •
Name Address  Debt Recovery Solutions LLC		t2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims
900 Merchants Concourse		•
Suite LL-11	-	Part 2: Creditors with Nonpriority Unsecured Claims
Westbury, NY 11590-5114	Last Adiable of account number	0770
	Last 4 digits of account number	er 0770
Name Address		t2 did you list the original creditor?
Dish Network		Part 1: Creditors with Priority Unsecured Claims
Dept. 0063 Palatine, IL 60055	•	Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	er 0770
Name Address	On which entry in Part 1 or Par	t2 did you list the original creditor?
Diversified Consultants Inc.		Part 1: Creditors with Priority Unsecured Claims
P.O. Box 551268	-	Part 2: Creditors with Nonpriority Unsecured Claims
Jacksonville, FL 32255	Last 4 digits of account number	er 0770
Nama Addraga	On which entry in Bort 4 or Bor	t2 did you list the original graditar?
Name Address Indiana University Health		t2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims
	or (erroon orro).	Tare it discussion with a money officedured ordinals

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Debtor 1 Londrell M Thomas Case number (if know) 250 N. Shadeland Ave Part 2: Creditors with Nonpriority Unsecured Claims Indianapolis, IN 46219 Last 4 digits of account number 0770 Name Address On which entry in Part 1 or Part2 did you list the original creditor? **US Cellular** Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 8410 W. Bryn Mawr ■ Part 2: Creditors with Nonpriority Unsecured Claims Suite 700 Chicago, IL 60631 Last 4 digits of account number Name Address On which entry in Part 1 or Part2 did you list the original creditor? **US Cellular** Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Bankruptcy Department** ■ Part 2: Creditors with Nonpriority Unsecured Claims PO Box 7835

### Last 4 digits of account number

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

0770

				Total clair	n
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	
	6f.	Student loans	6f.	\$	0.00
Total claims	_				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	38,579.77
	6j.	Total. Add lines 6f through 6i.	6j.	\$	38,579.77

Madison, WI 53707

Part 4: Add the Amounts for Each Type of Unsecured Claim

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		B 0 0 0 0 111 0	110 1 646 6 2 1 61 11		
Fill in this info	rmation to identify your	case:			
Debtor 1	Londrell M Thom	as			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)				[	☐ Check if this is an
					amended filing

#### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number,	whom you have the Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.5					_
	Name				
	Number	Street			_
	City		State	ZIP Code	_

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		Docume	nt Page 25 d	of 47	
Fill in this i	nformation to identify your	case:			
Debtor 1	Londrell M Thoma	26			
20010	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	j) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number	er				
(if known)				☐ Check if this is an	
				amended filing	
~ <i></i>	- 40011				
Official	Form 106H				
Schedu	ale H: Your Code	ebtors		12/1:	5
1. Do ye	ou have any codebtors? (If y	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No					
☐ Yes					
				ry? (Community property states and territories include	
Alizona	, California, Idaho, Louisiana,	nevada, new Mexico, Pu	eno Rico, Texas, wasi	ington, and wisconsin.)	
■ No. C	Go to line 3.				
☐ Yes.	Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
			•		
				r if your spouse is filing with you. List the person she sure you have listed the creditor on Schedule D (Of	
Form 1				06G). Úse Schedule D, Schedule E/F, or Schedule G	
iii out	Column 2.				
	olumn 1: Your codebtor ame, Number, Street, City, State and ZI	P Codo		Column 2: The creditor to whom you owe the de	bt
INC	arie, Number, Street, Oity, State and Zr	r Code		Check all schedules that apply:	
3.1				☐ Schedule D, line	
	ame			☐ Schedule E/F, line	
				☐ Schedule G, line	
N	umber Street			_	
	ity	State	ZIP Code		
22				Cahadula D. lina	
3.2 N	ame			Schodule E/E line	
				☐ Schedule E/F, line	
_					
	umber Street ity	State	ZIP Code		
0	7		0000		

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Fill	in this information to id	entify your ca	ase:							
Del	otor 1 <u>Lo</u>	ondrell M T	homas							
	otor 2									
Uni	ted States Bankruptcy	Court for the	: NORTHERN DISTRIC	T OF ILLINOIS						
	se number						Check if this is:  An amende  A supplement	d filing ent showir	ng postpetition	
0	fficial Form 10	061					MM / DD/ Y		ollowing date.	
	chedule I: Yo		ome				IVIIVI / DD/ Y	111		12/15
sup spo atta	plying correct informations in the plant in	ation. If you ted and you this form. (	sible. If two married peo are married and not filir r spouse is not filing wi On the top of any addition	ng jointly, and your s th you, do not inclu	spouse de infor	is li mati	ving with you, incloned on about your spe	lude infor ouse. If m	mation abou nore space is	t your needed,
1.	Fill in your employn information.	nent		Debtor 1			Debtor 2	or non-f	iling spouse	
	If you have more than		Employment status	☐ Employed			☐ Emplo	oyed		
	attach a separate paginformation about add		Linployment status	■ Not employed			☐ Not e	mployed		
	employers.		Occupation	Social Security I	Recipie	ent				
	Include part-time, sea self-employed work.	asonal, or	Employer's name							
	Occupation may inclu or homemaker, if it ap		Employer's address							
			How long employed th	nere?						
Par	t 2: Give Details	s About Mon	thly Income							
	mate monthly income use unless you are sep		ate you file this form. If y	you have nothing to re	eport for	any	line, write \$0 in the	e space. Ir	nclude your no	on-filing
	u or your non-filing spo e space, attach a sepa		ore than one employer, co	mbine the information	n for all	emp	loyers for that perso	on on the	lines below. If	you need
							For Debtor 1		btor 2 or ing spouse	
2.			ry, and commissions (be calculate what the monthly		2.	\$	0.00	\$	N/A	
3.	Estimate and list me	onthly overti	ime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Inc	ome. Add lin	ne 2 + line 3.		4.	\$	0.00	\$	N/A	

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Debtor 1		Londrell M Thomas Case number (if known)						
				For I	Debtor 1		btor 2 or	
	Сор	y line 4 here	4.	\$	0.00	\$	N/A	
5.	List	all payroll deductions:						
0.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	0.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify:	5h.+	\$		+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	_ 6.	\$	0.00	\$	N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	N/A	
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income  Other monthly income. Specify:	8c. 8d. 8e.	\$\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 776.00	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	N/A N/A N/A N/A N/A N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	776.00	\$	N/A	
10.	Cald	culate monthly income. Add line 7 + line 9.	10. \$		776.00 + \$_	ı	<b>V/A</b> = \$	776.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.						
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your refriends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depen			ed in <i>Sch</i>	nedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes				a. if it	12. \$	776.00
40	_		•				monthly i	
13.	Do y	you expect an increase or decrease within the year after you file this form? No.	?					
		Yes. Explain:						
	_	•						

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3111	in this information to identify your case:				
Debt	tor 1 Londrell M Thomas		Che	eck if this is:	
Debt	tor 2			An amended filing	uing poetpotition aboutor
	buse, if filing)			13 expenses as of	wing postpetition chapter the following date:
Linite	and States Deplementary Court for the MODILIFON DISTRIC			MM / DD / VVVV	
Unite	ed States Bankruptcy Court for the: NORTHERN DISTRIC	TOF ILLINOIS		MM / DD / YYYY	
1	e numbernown)				
(	io,				
Of	fficial Form 106J				
	chedule J: Your Expenses				12/1
Be a info nun	as complete and accurate as possible. If two marrie brmation. If more space is needed, attach another slinber (if known). Answer every question.				
Part	t1: Describe Your Household Is this a joint case?				
	■ No. Go to line 2.  ☐ Yes. Does Debtor 2 live in a separate household	d?			
	□ No	<del>.</del> .			
	☐ Yes. Debtor 2 must file Official Form 106J-	2, Expenses for Separate Hous	sehold of De	ebtor 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this info each depender	•		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.	Son		8	Yes
					□ No
					☐ Yes
					□ No
					☐ Yes
					□ No □ Yes
3.	Do your expenses include				⊔ Yes
Э.	expenses of people other than				
	yourself and your dependents?				
Part	t 2: Estimate Your Ongoing Monthly Expenses				
exp	imate your expenses as of your bankruptcy filing da enses as of a date after the bankruptcy is filed. If th licable date.				
the	lude expenses paid for with non-cash government a value of such assistance and have included it on S			Your exp	enses
(OII	ficial Form 106I.)			Tour oxp	
4.	The rental or home ownership expenses for your repayments and any rent for the ground or lot.	residence. Include first mortga	ge 4.	\$	500.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.	\$	0.00
	4c. Home maintenance, repair, and upkeep expens	ses	4c.	·	0.00
	4d. Homeowner's association or condominium dues		4d.		0.00
5.	Additional mortgage payments for your residence,	such as home equity loans	5.	\$	0.00

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Debtor 1		Londrell	M Thomas	Case num	nber (if known)	
6.	Utiliti	ies:				
0.	6a.		, heat, natural gas	6a.	\$	0.00
	6b.	•	wer, garbage collection	6b.	·	0.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	·	30.00
	6d.	Other. Spe	· · · · · · · · · · · · · · · · · · ·	6d.	·	0.00
7.			ekeeping supplies	7.	·	150.00
8.			children's education costs	8.		0.00
9.			lry, and dry cleaning	9.	·	0.00
		•	products and services	10.	·	0.00
		_	ental expenses	11.	·	0.00
			Include gas, maintenance, bus or train fare.	11.	Ψ	0.00
12.			ar payments.	12.	\$	30.00
13.			clubs, recreation, newspapers, magazines, and bo	<b>oks</b> 13.	\$	0.00
14.			ributions and religious donations	14.	· -	0.00
	Insur					
			nsurance deducted from your pay or included in lines 4	or 20.		
	15a.	Life insura	ance	15a.	\$	0.00
	15b.	Health ins	surance	15b.	\$	0.00
	15c.	Vehicle in	surance	15c.	\$	0.00
	15d.	Other insu	urance. Specify:	15d.	\$	0.00
16.	Taxes	s. Do not in	nclude taxes deducted from your pay or included in line	s 4 or 20.		
	Speci		, , ,	16.	\$	0.00
17.	Insta	Ilment or I	ease payments:			
	17a.	Car paym	ents for Vehicle 1	17a.	\$	0.00
	17b.	Car paym	ents for Vehicle 2	17b.	\$	0.00
	17c.	Other. Spe	ecify:	17c.	\$	0.00
	17d.	Other. Spe	ecify:	17d.	\$	0.00
18.	Your	payments	of alimony, maintenance, and support that you did	I not report as	_	0.00
	dedu	cted from	your pay on line 5, Schedule I, Your Income (Offici	al Form 106I). 18.	·	0.00
19.			s you make to support others who do not live with		\$	0.00
	Spec			19.		
20.			erty expenses not included in lines 4 or 5 of this fo			
			s on other property	20a.	·	0.00
		Real estat		20b.		0.00
			homeowner's, or renter's insurance	20c.		0.00
			nce, repair, and upkeep expenses	20d.	· -	0.00
	20e.	Homeown	ner's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
22	Calcu	ulato vour	monthly expenses			
22.		-	through 21.		•	710.00
			•	Form 106 L 2	\$	710.00
			2 (monthly expenses for Debtor 2), if any, from Official	FOIII 100J-2	, ————————————————————————————————————	
	22c. /	Add line 22	a and 22b. The result is your monthly expenses.		\$	710.00
23	Calcı	ulate vour	monthly net income.			
_0.		•	12 (your combined monthly income) from Schedule I.	23a.	\$	776.00
			r monthly expenses from line 22c above.	23b.		710.00
	200.	Jopy your		200.	¥	7 10.00
	23c.	Subtract v	your monthly expenses from your monthly income.			
			t is your monthly net income.	23c.	\$	66.00
					-	
24.			an increase or decrease in your expenses within th			
			ou expect to finish paying for your car loan within the year or do	you expect your mortgage pa	ayment to increase	e or decrease because of a
			terms of your mortgage?			
	■ No					
	☐ Ye	es.	Explain here:			

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Fill in this infor	mation to identify you	ur case:	
Debtor 1	Londrell M Tho	mas	
	First Name	Middle Name Last Name	
Debtor 2		AFTER ALL AND	
(Spouse if, filing)	First Name	Middle Name Last Name	
United States Ba	ankruptcy Court for the	: NORTHERN DISTRICT OF ILLINOIS	
Case number (if known)			☐ Check if this is an amended filing
Official Form		an Individual Debtor's Schedules	12/15
obtaining mone years, or both. 1		ifile bankruptcy schedules or amended schedules. Making a false stateme I in connection with a bankruptcy case can result in fines up to \$250,000, o , 1519, and 3571.	
Did you pa	ay or agree to pay son	neone who is NOT an attorney to help you fill out bankruptcy forms?	
_		A	
☐ Yes	s. Name of person _	. Attach <i>Bankruptcy Petition F</i> and Signature (Official Form 1	
	alty of perjury, I declar re true and correct.	re that I have read the summary and schedules filed with this declaration a	nd
X /s/ Lor	ndrell M Thomas	X	
Londre	ell M Thomas	Signature of Debtor 2	

Date

Signature of Debtor 1

Date **January 18, 2016** 

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Fill in	this inform	nation to identify you	r case:			
Debtor	r 1	Londrell M Thon	nas			
		First Name	Middle Name	Last Name		
Debtor (Spouse		First Name	Middle Name	Last Name		
United	States Bar	kruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Cooo	numbor					
(if knowr	number				_	Check if this is an mended filing
		m 107 of Financial	Affairs for Individ	luals Filing for B	ankruptcy	12/1:
nform	ation. If m		attach a separate sheet to		equally responsible for supy y additional pages, write yo	
Part 1	Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1. W	hat is your	current marital statu	is?			
	Married Not mari	ied				
2. Du	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	No Yes. List	all of the places you l	ived in the last 3 years. Do n	ot include where you live nov	v.	
D	ebtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					nity property state or territorico, Texas, Washington and V	
	No Yes. Ma	ke sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Part 2	Explaii	n the Sources of You	r Income			
Fil	II in the tota	I amount of income yo	nployment or from operating user received from all jobs and a have income that you receive	all businesses, including part		endar years?
		in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		year before that: cember 31, 2014)	☐ Wages, commissions, bonuses, tips	\$10,996.00	☐ Wages, commissions, bonuses, tips	
			Operating a business		☐ Operating a business	

Official Form 107

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Page 32 of 47 Document Case number (if known) Debtor 1 **Londrell M Thomas** Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. П Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income **Gross income Gross income** Describe below.. (before deductions and Describe below. (before deductions exclusions) and exclusions) From January 1 of current year until SSI Benefits \$776.00 the date you filed for bankruptcy: For last calendar year: SSI Benefits \$10,996.00 (January 1 to December 31, 2015) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address** Dates of payment **Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? *Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Nο

Official Form 107

**Total amount** 

paid

Dates of payment

Amount you

still owe

☐ Yes. List all payments to an insider

**Insider's Name and Address** 

Reason for this payment

Include creditor's name

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Case number (if known) Document Debtor 1 Londrell M Thomas

Par	t 4: Identify Legal Actions, Repossess	ions, and Foreclosures					
9.	Within 1 year before you filed for bankru List all such matters, including personal inj modifications, and contract disputes.						
	■ No						
	☐ Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency	Status of th	e case		
10.	Within 1 year before you filed for bankru Check all that apply and fill in the details be		erty repossessed, foreclose	ed, garnished, attached	d, seized, or levied?		
	<ul><li>■ No</li><li>□ Yes. Fill in the information below.</li></ul>						
	Creditor Name and Address	Describe the Property		Date	Value of the		
		Explain what happened	İ		property		
<ul> <li>11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set accounts or refuse to make a payment because you owed a debt?</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>				institution, set off any	amounts from your		
	Creditor Name and Address	Describe the action the	creditor took	Date action was taken	Amount		
12.	Within 1 year before you filed for bankru court-appointed receiver, a custodian, o  ■ No □ Yes		erty in the possession of ai	n assignee for the bene	ent of creditors, a		
Par	t 5: List Certain Gifts and Contribution	ns					
13.	Within 2 years before you filed for banks ■ No □ Yes. Fill in the details for each gift.	ruptcy, did you give any gift	s with a total value of more	e than \$600 per person	?		
	Gifts with a total value of more than \$6	Describe the gifts		Dates you gave the gifts	Value		
	per person to Whom You Gave the Gift and						
	Address:						
14.	Within 2 years before you filed for banks ■ No □ Yes. Fill in the details for each gift or or		s or contributions with a to	otal value of more than	\$600 to any charity		
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Cod	total Describe what you	contributed	Dates you contributed	Value		
Par	t 6: List Certain Losses						
15.		iptcy or since you filed for b	ankruptcy, did you lose an	ything because of the	t, fire, other		
	■ No						
	☐ Yes. Fill in the details.						
	Describe the property you lost and how the loss occurred	Describe any insurance co Include the amount that insu pending insurance claims or Property.	rance has paid. List	Date of your loss	Value of property lost		

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Page 34 of 47 Document Case number (if known) Debtor 1 **Londrell M Thomas** Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You **Attorney Fees** Smith Ortiz P.C. November \$475.00 4309 W. Fullerton Avenue 2015

000 Debtorcc, Inc Credit counseling 11/2015 378 Summit Ave Jersey City, NJ 07306 www.debtorccc.org

- 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

  - Nο Yes. Fill in the details. Person Who Was Paid

Chicago, IL 60639 Chicago, IL 60639

ted.smith@smithortiz.com

Description and value of any property transferred

Date payment Amount of or transfer was payment made

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Address

Yes. Fill in the details.

Person Who Received Transfer Address

Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

\$14.95

- 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)
  - Nο
  - Yes. Fill in the details.

Name of trust

Description and value of the property transferred

**Date Transfer was** made

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Case number (if known) Document

Debtor 1 Londrell M Thomas

Par	t 8: List of Certain Financial Accounts, Ins	struments, Safe Depos	it Boxes, and St	orage Unit	s			
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.							
	■ No							
	Yes. Fill in the details.		_		_			
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou	int or	Date account was closed, sold, moved, or transferred	Last balan before closing trans	or	
21.	Do you now have, or did you have within 1 yearsh, or other valuables?	year before you filed fo	or bankruptcy, aı	ny safe dep	osit box or other depo	sitory for securitie	s,	
	No							
	Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe t	he contents	Do you still have it?		
22.	Have you stored property in a storage unit of	or place other than you	ır home within 1	year befor	e you filed for bankrup	tcy		
	■ No							
	Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe t	he contents	Do you still have it?		
Par	t 9: Identify Property You Hold or Control	for Someone Else						
23.	Do you hold or control any property that so for someone.		lude any proper	ty you borr	owed from, are storing	for, or hold in trus	st	
	No							
	Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe t	he property	Val	ue	
Par	t 10: Give Details About Environmental Info	ormation						
For	the purpose of Part 10, the following definiti	ons apply:						
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of these	he air, land, soil, surfa	ce water, ground	• .			or	
	Site means any location, facility, or property to own, operate, or utilize it, including dispose	y as defined under any		law, wheth	er you now own, opera	te, or utilize it or u	sed	
	Hazardous material means anything an envi hazardous material, pollutant, contaminant,		as a hazardous	waste, ha	zardous substance, tox	kic substance,		
Rep	ort all notices, releases, and proceedings the	at you know about, reg	jardless of wher	n they occu	rred.			
24.	Has any governmental unit notified you that	t you may be liable or p	ootentially liable	under or i	n violation of an enviro	nmental law?		
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental un Address (Number,			nmental law, if you t	Date of notice	<b>)</b>	

ZIP Code)

Case 16-01391 Doc 1 Filed 01/18/16 Entered 01/18/16 12:48:12 Document Page 36 of 47 Debtor 1 Londrell M Thomas Case number (if known) 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. Case Title Nature of the case Status of the Court or agency Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business Employer Identification number **Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Londrell M Thomas Signature of Debtor 2 **Londrell M Thomas** Signature of Debtor 1 Date January 18, 2016 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ☐ No ☐ Yes

Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Case number (if known) Document

Debtor 1 Londrell M Thomas

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare ι	ınder penalty of perjury that I	have read the answers	contained in the foregoing	g statement of financial	affairs and any attachmen	ts thereto and
that they a	are true and correct.					

Date **January 18, 2016** Signature /s/ Londrell M Thomas **Londrell M Thomas** Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Fill in this infor	Fill in this information to identify your case:						
Debtor 1	Londrell M Thom	as					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS				
Case number _					☐ Check if this is an amended filing		

#### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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B8 (Form 8) (12/08)		Page 2
name:	☐ Retain the property and redeem it.	□Yes
Description of	Retain the property and enter into a	
Description of property	Reaffirmation Agreement.	
securing debt:	☐ Retain the property and [explain]:	
in the information below. Do not list real e	roperty Leases  that you listed in Schedule G: Executory Contracts and Une state leases. Unexpired leases are leases that are still in effe roperty lease if the trustee does not assume it. 11 U.S.C. § 36	ct; the lease period has not yet ended.
Describe your unexpired personal proper	ty leases	Will the lease be assumed?
Lessor's name:		□ No
Description of leased		<b>—</b> 110
Property:		☐ Yes
Lessor's name:		□ No
Description of leased		<b>-</b>
Property:		☐ Yes
Lessor's name:		□ No
Description of leased Property:		
Troperty.		☐ Yes
Lessor's name:		□ No
Description of leased Property:		☐ Yes
		_ 100
Lessor's name: Description of leased		□ No
Property:		☐ Yes
Lessor's name: Description of leased		□ No
Property:		☐ Yes
Lessor's name:		□ No
Description of leased		<b>1</b> 100
Property:		☐ Yes
Part 3: Sign Below		
lluder monethy of marity I dealers that I have	and indicated my intention about any property of my actate the	ot accuracy a debt and any negocial
under penalty of perjury, I declare that I hat property that is subject to an unexpired lea	eve indicated my intention about any property of my estate thase.	at secures a dept and any personal
X /s/ Londrell M Thomas	<b>X</b>	
Londrell M Thomas	Signature of Debtor 2	
Signature of Debtor 1		
Date <b>January 18, 2016</b>	Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation
	\$245	filing fee
	\$75	administrative fee
	+ \$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-01391 Doc 1 Filed 01/18/16 Entered 01/18/16 12:48:12 Desc Main Document Page 44 of 47

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

In r	e Londrell M Thomas		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPI	ENSATION OF ATTOR	NEY FOR DI	EBTOR(S)		
1.	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to e rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept		\$	475.00		
	Prior to the filing of this statement I have received	d	\$	475.00		
	Balance Due		\$	0.00		
2.	\$_335.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed con	npensation with any other person t	inless they are mem	bers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed comper copy of the agreement, together with a list of the n					
6.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects	of the bankruptcy of	ease, including:		
	<ul> <li>a. Analysis of the debtor's financial situation, and ren</li> <li>b. Preparation and filing of any petition, schedules, st</li> <li>c. Representation of the debtor at the meeting of cred</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applicated 522(f)(2)(A) for avoidance of liens on head</li> </ul>	atement of affairs and plan which itors and confirmation hearing, and reduce to market value; exections as needed; preparation	may be required; d any adjourned hea mption planning	rings thereof;		
7.	By agreement with the debtor(s), the above-disclosed in Representation of the debtors in any other adversary proceeding.			es, relief from stay actions or		
		CERTIFICATION				
this	I certify that the foregoing is a complete statement of a bankruptcy proceeding.	ny agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in		
	January 18, 2016	/s/ Ted A. Smith				
1	Date	<b>Ted A. Smith 6271</b> Signature of Attorney	Ted A. Smith 6271456			
	Smith Ortiz P.C.					
	4309 W. Fullerton Avenue					
		Chicago, IL 60639 773-384-7400 Fax				
		ted.smith@smitho				
		Name of law firm				

#### **United States Bankruptcy Court** Northern District of Illinois

		1 (of the District of Immors		
In re	Londrell M Thomas		Case No.	
		Debtor(s)	Chapter	7
	V	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	20
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credit	tors is true and	correct to the best of my
Date:	January 18, 2016	/s/ Londrell M Thomas Londrell M Thomas Signature of Debtor		

At&T One At&t WAY Room 3A231 Bedminster, NJ 07921

AT&T PO Box 5014 Carol Stream, IL 60197

Blitt and Gaines 661 Glenn Ave. Wheeling, IL 60090

City of Chicago P.O. Box 6330 Chicago, IL 60680-6330

City of Chicago - Dept of Revenue 121 North LaSalle Street City Hall, Room 107A Chicago, IL 60602

Comcast Bankruptcy Department 11621 E Marginal Way 5 Tukwila, WA 98168-1965

Comcast P.O. Box 3001 Southeastern, PA 19398

Credit Acceptance Corporation 25505 Twelve Mile Rd Southfield, MI 48034

Debt Recovery Solution 900 Merchants Concourse Westbury, NY 11590

Debt Recovery Solutions LLC 900 Merchants Concourse Suite LL-11 Westbury, NY 11590-5114

Dish Network Dept. 0063 Palatine, IL 60055

Diversified Consultant 10550 Deerwood Park Blvd Jacksonville, FL 32256

Diversified Consultants Inc. P.O. Box 551268
Jacksonville, FL 32255

Erc Po Box 57547 Jacksonville, FL 32241

Gla Collection Co Inc 2630 Gleeson Ln Louisville, KY 40299

Imc Credit Services
6955 Hillsdale Ct
Indianapolis, IN 46250

Indiana University Health 250 N. Shadeland Ave Indianapolis, IN 46219

Stellar Recovery Inc 1327 Hwy 2 W Kalispell, MT 59901

US Cellular 8410 W. Bryn Mawr Suite 700 Chicago, IL 60631

US Cellular Bankruptcy Department PO Box 7835 Madison, WI 53707